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TESTIMONY
of the
CONNECTICUT CONFERENCE OF MUNICIPALITIES
to the
INSURANCE & REAL ESTATE COMMITTEE

February 3, 2011

CCM is Connecticut's statewide association of towns and cities and the voice of local government - your partners in governing Connecticut. Our members represent over 93% of Connecticut's population. We appreciate this opportunity to provide testimony to you on issues of concern to towns and cities.

S.B. 10	"An Act Concerning Insurance Coverage for Breast Magnetic Resonance Imaging"
S.B. 17	"An Act Concerning Wellness Programs and Expansion of Health Insurance Coverage"
S.B. 21	"An Act Concerning Health Insurance Coverage for Routine Patient Care Costs for Clinical Trial Patients"
H.B. 5448	"An Act Requiring Health Insurance Coverage for Breast Thermography"

These proposed bills would mandate insurance policies cover certain new medical procedures/items. Some of the costly new procedures and items mandated in these bills include: weight loss programs, breast thermography, breast magnetic resonance imaging, hearing aids, routine patient care costs for clinical trial patients, and certain prostate cancer treatments and prescription drugs.

The expansion of insurance coverage will increase insurance costs and thus premiums, which will eventually be borne by policy holders - municipalities to name one. This would result in increased insurance costs statewide.

While all of these have their merits, the bottom line is that they will increase insurance costs across the board at a time when local budgets can least afford it.

CCM urges the committee to **take no action** on these proposed mandates

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If you have any questions, please contact Bob Labanara of CCM at rlabanara@ccm-ct.org.